

# Bankruptcy Contract, Wavier & Release, Disclosure

Date 1-29-09

2010 AUG 13 PM 9:07

## Wavier & Release

1. This contract between Stephanie Williams and A Z Business Solutions. I waive and release, indemnify, hold harmless and forever discharge A Z Business Solutions and its agents, employees, officers, directors, affiliates, successors and assigns, of and from any and all claims, demands, debts, contracts, expenses, causes of actions, lawsuits, damages and liabilities, of every kind and nature, whether known or unknown, in law or equity, that I ever had or may have, arising from or in any way related to my participation in Bankruptcy, option conducted by A Z Business Solutions provided that this waiver of liability does not apply to any acts of gross negligence, willful or wanton misconduct.

SW Initial

## Bankruptcy Petition Preparer Disclosure

2. Stephanie Williams is advised that **Saleena Wilkerson the paid preparer for, A Z Business Solutions and its agents, employees, officers, directors, affiliates, successors and assigns, are not attorneys and provides no legal advice.** I understand that the Bankruptcy that A Z Business Solution is assisting me in preparing will not and can not provide me with legal advise and is not a attorney and I will assume any risk and take full responsibility and waive any claim pertaining to or associated with the contract present by the agent to assist in a successful transaction.

SW Initial

3. Saleena Wilkerson is a Non-Attorney Bankruptcy Petition Preparer as defined by Section 110 of the bankruptcy law.

SW Initial

4. A Z Business Solutions will prepare a complete set of filing documents. If you do not understand this contract or any situation that arises please seek an attorney for assistance.

SW Initial

5. Stephanie Williams shall pay \$ 125.00 for the preparation of documents. This is the total cost. SW Initial

## Acknowledgement

6. This is the entire agreement. In signing this agreement I ACKNOWLEDGE AND CONFIRM that A Z Business Solutions will only type not talk, I have read and I understand the agreement, I have received a copy of the terms of service and agree, and sign it voluntarily as my own free act and deed; that no oral assurance, inducement, statement or representation, has been made to me; that I am at least eighteen (18) years of age and fully competent; to enter into this agreement.

SW Initial

Dated 1-29-09

Pro Se Signature (Customer)

Stephanie Williams

Paid Preparer Signature (Preparer)

## Consumer Disclosure

### Bankruptcy Petition Preparers Are Not Attorneys and are forbidden to do the following:

- ✓ May not Represent debtors in any bankruptcy proceeding
- ✓ Provide legal advice of any kind (A Z Business Solutions **CAN NOT ANSWER ANY QUESTION you must seek legal advise from an attorney, any answer is The Unauthorized Practice of Law. Any advice is a disservice to you who seek clerical assistance.**) Initials SW
- ✓ Legal advice includes:
  - Telling you which bankruptcy to file (A Z Business Solutions can not **advise clients about the difference between, and benefits of, a bankruptcy case filed under chapter 7 and that of a chapter 13.**) Initials SW
  - Telling you not to list certain debts
  - Telling you not to list certain assets
  - Telling you what property to exempt
- ✓ Bankruptcy Petition preparer may only type bankruptcy document and must charge a reasonable fee. ( **Can only prepare specifically requested documents provided by customer, and do not make any suggestion or assist in answering correspondence, seek legal advice from an attorney**) Initials SW
- ✓ A bankruptcy petition preparer may not sign any bankruptcy documents on your behalf. As the debtor you must sign the bankruptcy documents.
- ✓ A bankruptcy petition preparer may not collect, receive, or handle the court fees in connection with your bankruptcy case. You must pay your court fee to the court.

### Bankruptcy Petition Preparers Are Not Attorneys

#### Must Do:

- ✓ The bankruptcy petition preparer must include preparers information and sign documents
- ✓ You must provide you with a complete copy of bankruptcy documents at the time of signing documents
- ✓ Must file a declaration for fee collected

If you believe that your rights have been violated or that a bankruptcy petition preparer failed to comply with the law, you may wish to contact an attorney, your bankruptcy trustee, or the United States Trustee 414-297-4499. Also make sure you have an exact copy of all documents provided.

**We Only Type... We Do Not Talk...** Initials SW

Pro Se Signature (Customer) Stephane Williams

Dated 1-29-09

Paid Preparer Signature (Preparer) [Signature]

Dated 1-29-09

## DISCLOSURE CERTIFICATE

I, the undersigned, hereby attest and affirm that all debts, whether joint debts, co-signed debts, claims or lawsuits for collection of debts, whether disputed or not, have been listed on my questionnaire.

**I acknowledge that my Paid Preparer rely on the information provided in this questionnaire in order to Prepare my documents** and that it is my responsibility to provide my Paid Preparer with a full, complete and accurate financial disclosure. I further agree to update my Paid Preparer with regard to any incomplete information contained herein.

I further acknowledge that in the event a creditor is omitted from any bankruptcy petition filed by my Paid Preparer as a result of an omission on this questionnaire, I will not have the protection of the Bankruptcy Court from actions by that creditor.

**The Bankruptcy Do-It-Yourself Service is designed to help non-lawyers prepare their own case. WE ARE A NON-LAWYER SERVICE AND DO NOT GIVE LEGAL ADVICE, IF YOU ARE UNSURE ABOUT ANY OF THE LEGAL ASPECTS OF YOUR CASE, PLEASE SEE A LAWYER. The Court house also has a help desk.**


Pro Se Signature (Customer)

Dated 1-29-09



Paid Preparer Signature (Preparer)

Dated 1-29-09



## The Filing Fee In Installments Disclosure

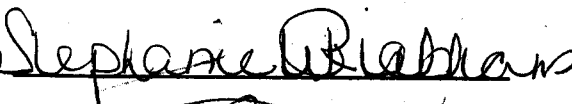
Pursuant of Federal Rule of Bankruptcy Procedure 1006, the installment fees may be granted if no other party has been paid for rendering services in the case prior to the payment of filing fee.

Filing Fees are:  
299.00 Chapter 7  
274.00 Chapter 13

If you have questions about this filling fee disclosure or fees call the bankruptcy help desk at 414-297-3291.

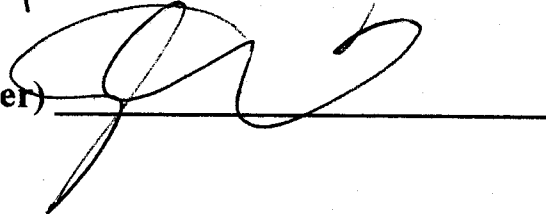
Pro Se Signature (Customer)

Dated 1-29-09



Paid Preparer Signature (Preparer)

Dated 1-29-09



Make sure you have a exact copy of this document. If you do not understand please seek legal advice. Or call the United States Help Desk at 414-297-3291.

## Full Service Guarantee

"We are here to help every single one of our customers through the Bankruptcy process." All refunds given will be given based only on the Guarantee which states: "If the Judge fails to grant your Bankruptcy due to a paperwork typographical error, then we will correct the problem. If we cannot correct the problem, then your money will be refunded 101%."

### In House Credit Disclosure

**If your documents are not delivered as promised you can request an In House Credit. We will decline any refund requests in the following cases.**

**We will issue an In House Credit Only:**

- When pro se filler changes their mind, and the documents are prepared and ready for pick up.
- When pro se filler is negligent or irresponsible in anyway.
- If pro se filler has requested refund after the two days time period.
- When pro se filler has a rush service preformed.

**A Z Business Solutions will issue an In House Credit Only.**

A Z Business Solutions reserves the right to decline refund request, but will consider in the following cases if apply: • If your documents have not been typed within a time period of ten (10) business days. • If the pro se filler request a refund within two days of signing our contracts. • If you accidentally bought the document preparations services more then once in error related to the same occurrence or case. • If A Z Business Solutions fails to perform in the manner outlined in any written or verbal correspondence, or advertising by A Z Business Solutions. If a refund is given by discretion of the A Z Business Solutions outside of the Guarantee, then a \$25 dollar administrative refund fee will be accessed. To receive a refund based on the Guarantee, you will be responsible to provide the court rejection notice that is received from the court. A Z Business Solutions 30-day Refund Policy. (All refunds will be mailed out, not early then 30 days from written request.)

Complaints: A Z Business Solutions is devoted to providing you with quality documentation. However, in the improbable event you should have any complaint with regard to our service or any of the products purchased from A Z BUSINESS SOLUTIONS BANKRUPTCY DO IT YOURSELF SERVICE, please return to our office, email, or provide written request. Email [solutions1825@sbcbglobal.net](mailto:solutions1825@sbcbglobal.net). A Z Business Solutions. P O Box 241941, Milwaukee, WI 53224, Hours are 9: am- 9: pm.

## Full Service Guarantee

**I have received a copy of terms of service. Do Not Sign This Document If You Do Not Agree To Terms Of Service.**

Your use of our service without changing of the terms, conditions, and disclaimers contained in these Terms constitutes your agreement to all such terms, conditions, and disclaimers. You must agree to these terms of service. I have receive the terms of service and I agree with the terms of service, SW

Pro Se Signature (Customer)

Dated 1-29-09

Paid Preparer Signature (Preparer)

Dated 1-29-09

BANKRUPTCY DO-IT-YOURSELF SERVICE, A NON-ATTORNEY SERVICE  
Customer Service Phone: Toll Free 1-866-679-8940  
[www.azbusinesssolutions.org](http://www.azbusinesssolutions.org)

Revised 04/01/08 <sup>5</sup>



## Bankruptcy Contract

The Bankruptcy Do-It-Yourself Service is designed to help non-lawyers prepare their own case. WE ARE A NON-LAWYER SERVICE AND DO NOT GIVE LEGAL ADVICE, IF YOU ARE UNSURE ABOUT ANY OF THE LEGAL ASPECTS OF YOUR CASE, PLEASE SEE A LAWYER. The Court house also has a help desk.

### TERMS OF SERVICE

**The Bankruptcy Do-It-Yourself Service is a service that helps everyday people do their own low cost Bankruptcy. We are not lawyers and do not claim to practice law. We are independent paralegals and cannot give you direct legal advice. We provide you with secretarial services to do your own low cost bankruptcy. Thereby, eliminating the need for the high costs of lawyers.**

#### Refunds:

Bankruptcy is a complicated issue and we know that a host of things could arise during the process. Our refund policy reflects our ideal of, "We are here to help every single one of our customers through the bankruptcy process." All refunds given will be given based only on the Guarantee which states: "If the Judge fails to grant your Bankruptcy due to a paperwork typographical error, then we will correct the problem. If we cannot correct the problem, then your money will be refunded 101%." If a refund is given outside of this predefined Guarantee it will be at the sole discretion of the A Z BUSINESS SOLUTIONS Bankruptcy Do It Yourself Service. There will not be refunds given for: filler has not returned to pick up papers, the purchaser changes their mind, the filler is not qualified to get a bankruptcy in their respective State, problems relating completing your second credit counseling class, failure to ask for adjustments, the purchaser completes their own bankruptcy forms, the purchaser alters our bankruptcy forms, claims of credit card abuse, client decides to get a lawyer. Also, if the local court does not accept the bankruptcy forms initially, we will adjust the forms, if we have them. Some local courts have forms that are not available. In this case, you will have to provide us with the local form, in whatever format you can, if you would like to have a particular local form completed for you. This situation is adjustable and does not deem a refund. We are not responsible for local court forms.

#### Court Costs

Please Note: This price is not included in our service. This fee pays the Judge and the Clerks. You can check with the Court Clerk in your county for the exact court cost. Fee usually around \$200-\$300. This must be paid when you file your first papers with the court. They usually accept money orders and bank certified checks.

#### BANKRUPTCY LAWS

To use the A Z BUSINESS SOLUTIONS Bankruptcy Do It Yourself Service, you agree to comply with the Bankruptcy Laws in the State and County where you will be filing for Bankruptcy.

#### THE PURPOSE OF THE BANKRUPTCY DO IT YOURSELF SERVICE IS TO TYPE YOUR DOCUMENT BASED ON INFORMATION PROVIDED BY YOU.

The purpose of our service is to type documents. We provide a great deal of care to provide accurate and current information, but the ideas, general principles and conclusion may change from time to time depending on county, state and federal laws and regulations and court cases. Because the law constantly changes and varies from place to place, and is subject to changeable interpretations, the reader is urged to consult professional legal counsel in his or her state regarding the applicability of any point of law discussed at this Site to any specific problem. No part of communication with personnel shall be used in place of competent legal advice.

#### LEGAL DOCUMENT SERVICE

**Limitations:** The services provided are not a substitute for legal advice provided by a competent attorney.

Due to the passage of time and ever changing nature of the court system, the documents or the content thereof will eventually become obsolete. A Z Business Solutions will use reasonable efforts to update the Documents. The Documents are not suitable for any expert legal advice. Our service should be used to produce the relevant documentation for their particular purpose for which they were meant to be used.

**Limitation of liability:** Please read this carefully as the following are the terms upon which A Z Business Solutions provides Documents to you. A Z Business Solutions has included within this agreement a disclaimer of its liability in respect to the documents.

#### DISCLAIMERS

PLEASE READ THIS IMPORTANT NOTICE WHICH AFFECTS YOUR RIGHTS

IF YOU USE ANY DOCUMENT IN THE SERVICE, IT WILL BE ON THE TERMS WHICH ARE STATED IN THIS DISCLAIMER. DOCUMENTS AVAILABLE WITH OUR SERVICE HAVE BEEN PREPARED BY A Z BUSINESS SOLUTION. A Z BUSINESS SOLUTIONS HAS USED REASONABLE CARE IN PREPARING THE DOCUMENTS, IN THE MAJORITY OF CASES THEY WILL HAVE TO BE TAILORED TO SUIT YOUR PARTICULAR CIRCUMSTANCES. THEREFORE THE BASIS ON WHICH YOU PURCHASE OR MAKE USE OF ANY DOCUMENT IS THAT THE DOCUMENT IS SUITABLE TO BE USED BY YOU IN CONJUNCTION WITH PROPER ADVICE AS TO ITS APPLICATION AND ADAPTATION FOR YOUR PARTICULAR REQUIREMENTS. THE DOCUMENTS ARE NOT MADE AVAILABLE TO YOU ON ANY OTHER BASIS. PLEASE NOTE ALSO THAT THE DOCUMENTS HAVE BEEN PREPARED IN LIGHT OF THE LAWS OF A PARTICULAR STATE AS SET FORTH IN THE DOCUMENT, AND THEY WILL NOT BE SUITABLE IN OTHER STATES OR OVERSEAS. A Z BUSINESS SOLUTIONS DOES NOT TAKE RESPONSIBILITY FOR, AND YOU AGREE THAT A Z BUSINESS SOLUTIONS IS NOT LIABLE FOR, LEGAL ADVICE PROVIDED BY ANY PERSON. ADVICE YOU RECEIVE FROM A LAWYER IS THE RESPONSIBILITY OF THE ATTORNEY OR OTHER PERSON ADVISING YOU. A Z BUSINESS SOLUTIONS WILL NOT HAVE ANY RESPONSIBILITY AT ALL FOR ANY ALTERATIONS THAT MAY BE MADE TO ANY DOCUMENT. ANY RESPONSIBILITY THAT A Z BUSINESS SOLUTIONS MAY HAVE TO YOU WILL NOT EXTEND TO ANY OF THE FOLLOWING: LOSS OR DAMAGE, OR, LOSS OR DAMAGE WHICH CONSISTS OF OR INCLUDES ANY WASTED EXPENDITURE, INDIRECT LOSS, LOSS OF PROFITS OR ANTICIPATED PROFITS OR GAINS OF ANY DESCRIPTION OR LOSS OF BUSINESS.

# Bankruptcy Contract

## TERMS OF SERVICE

IF A COURT OR ANY OTHER BODY HAVING THE POWER TO RULE ON DISPUTES DECIDES THAT ANY PART OF THIS DISCLAIMER IS NOT REASONABLE OR CANNOT BE ENFORCED FOR ANY REASON, THIS WILL NOT AFFECT THE VALIDITY OF THE OTHER PARTS OF THIS DISCLAIMER WHICH WILL CONTINUE TO BE IN FULL FORCE AND EFFECT.

Privacy Policy: Your privacy is important to us. We use your Personal Data only to type your documents.

Forms: Your bankruptcy forms will come already filled in with the information on your bankruptcy questionnaire. However, there may be some sensitive information that you may want to fill in yourself, such as financial data, information about other children not in this bankruptcy, and other compromising data.

Warranty, disclaimer and limitation of liability

(a) Warranty. A Z BUSINESS SOLUTIONS MAKES NO IMPLIED WARRANTIES OF ANY KIND, AND HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING ALL WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR WARRANTY OF NON-INFRINGEMENT.

(b) Liability. In no event will A Z BUSINESS SOLUTIONS, be liable for any indirect, incidental, special or consequential damages arising out of or in any way connected with the use of the Documents, whether based in contract, tort, strict liability or otherwise. The liability of A Z Business Solutions, for direct loss arising out of the use of the Documents, whether based in contract, tort, strict liability or otherwise is limited to the total amount paid, if any, by you to A Z BUSINESS SOLUTIONS.

Modification of terms, conditions, and disclaimers: We reserve the right to change any terms, conditions, and disclaimers under which A Z Business Solutions offers its service. This right does not affect the existing terms and conditions accepted by you upon making a valid purchase using A Z Business Solutions service.

Statutory rights: These Terms will not affect your statutory rights as a consumer.

Transferability: Your right to use the Documents is not transferable.

Security: Unless provided otherwise in A Z Business Solutions privacy policy, A Z Business Solutions will not provide any personally identifying information to any third party without your consent, provided however that you are advised that in the event A Z Business Solutions determines in its reasonable discretion that disclosure of personal identifying information is necessary to comply with any law, rule order, subpoena, civil investigative request or demand, discovery request or any other legal requirement, A Z Business Solutions may disclose your personally identifying information to comply with such request, and it may be disclosed without prior notice to you. A Z Business Solutions agrees to take reasonable efforts to protect your personally identifying information in the event of such disclosure, provided however, that you agree that A Z Business Solutions shall not be liable to you for any claim by you that A Z Business Solutions failed to exercise reasonable care in protecting your personally identifying information. You agree that A Z Business Solutions is not responsible to you for any inadvertent disclosure of your personally identifying information.

General: These Terms are governed by the laws of the State of Wisconsin. You hereby consent to the non-exclusive jurisdiction of the courts of the State of Wisconsin in all disputes arising out of or relating to the use of A Z Business Solutions document preparation service. Use of this service is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including without limitation this clause.

If any part of these Terms is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of these Terms will continue in effect.

These Terms constitute the entire agreement between us with respect to A Z Business Solutions Document Preparation Service and they supersede all prior or contemporaneous communications and proposals, whether electronic, oral, or written. A printed version of these terms of service is given to you when you sign our service contract and you can not sign our contract unless you have received and agree to the terms of service. All documents signed will be admissible in judicial or administrative proceedings based upon or relating to these terms to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.